

Cycle Date: March-2009
Run Date: 06/11/2009
Interval: Annual

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Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 135
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial Information								
Return to cover		For Charter : N/A								
06/11/2009		Count of CU : 135								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *						
	Count of CU in Peer Group : N/A									
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg	
	Amount	Amount		Amount		Amount		Amount		
ASSETS:										
Cash & Equivalents	521,116,343	622,677,107	19.5	593,307,753	-4.7	683,201,390	15.2	921,776,891	34.9	
TOTAL INVESTMENTS	1,315,731,422	1,226,130,634	-6.8	1,326,280,870	8.2	1,485,628,110	12.0	1,874,512,481	26.2	
Loans Held for Sale	3,947,941	3,581,227	-9.3	3,618,512	1.0	5,592,861	54.6	9,722,419	73.8	
Real Estate Loans	2,260,943,166	2,372,486,782	4.9	2,511,953,768	5.9	2,787,210,661	11.0	2,811,873,489	0.9	
Unsecured Loans	521,040,386	518,605,652	-0.5	557,464,027	7.5	553,626,912	-0.7	531,719,280	-4.0	
Other Loans	2,743,326,460	2,667,820,765	-2.8	2,589,874,586	-2.9	2,622,066,751	1.2	2,664,010,044	1.6	
TOTAL LOANS	5,525,310,012	5,558,913,199	0.6	5,659,292,381	1.8	5,962,904,324	5.4	6,007,602,813	0.7	
(Allowance for Loan & Lease Losses)	(44,145,370)	(42,351,210)	-4.1	(44,566,862)	5.2	(53,690,697)	20.5	(56,020,083)	4.3	
Land And Building	173,299,567	180,917,647	4.4	201,703,529	11.5	219,287,728	8.7	220,441,448	0.5	
Other Fixed Assets	38,985,765	43,221,572	10.9	44,169,602	2.2	43,828,783	-0.8	42,606,500	-2.8	
NCUSIF Deposit	60,159,074	59,119,088	-1.7	60,768,301	2.8	53,167,921	-12.5	23,341,179	-56.1	
All Other Assets	117,766,794	139,156,110	18.2	119,155,438	-14.4	128,336,206	7.7	125,710,176	-2.0	
TOTAL ASSETS	7,712,171,548	7,791,365,374	1.0	7,963,729,524	2.2	8,528,256,626	7.1	9,169,693,824	7.5	
LIABILITIES & CAPITAL:										
Dividends Payable	16,746,460	17,930,343	7.1	20,336,983	13.4	17,314,670	-14.9	14,093,661	-18.6	
Notes & Interest Payable	302,811,209	327,145,844	8.0	352,161,806	7.6	355,470,411	0.9	537,618,441	51.2	
Accounts Payable & Other Liabilities	57,804,809	70,339,420	21.7	67,335,402	-4.3	69,271,295	2.9	93,324,837	34.7	
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL LIABILITIES	377,362,478	415,415,607	10.1	439,834,191	5.9	442,056,376	0.5	645,036,939	45.9	
Share Drafts	870,382,546	899,949,083	3.4	872,186,747	-3.1	951,078,984	9.0	1,043,441,266	9.7	
Regular shares	2,180,651,155	1,903,623,952	-12.7	1,747,444,277	-8.2	1,831,781,780	4.8	1,996,676,810	9.0	
All Other Shares & Deposits	3,416,961,666	3,664,227,852	7.2	3,985,967,047	8.8	4,372,025,982	9.7	4,595,078,161	5.1	
TOTAL SHARES & DEPOSITS	6,467,995,367	6,467,800,887	0.0	6,605,598,071	2.1	7,154,886,746	8.3	7,635,196,237	6.7	
Regular Reserve	229,744,086	239,307,275	4.2	246,502,104	3.0	247,527,389	0.4	247,178,735	-0.1	
Other Reserves	234,638,718	229,698,160	-2.1	242,288,439	5.5	246,252,615	1.6	239,808,410	-2.6	
Undivided Earnings	402,430,899	439,143,445	9.1	429,506,719	-2.2	437,533,500	1.9	402,473,503	-8.0	
TOTAL EQUITY	866,813,703	908,148,880	4.8	918,297,262	1.1	931,313,504	1.4	889,460,648	-4.5	
TOTAL LIABILITIES, SHARES, & EQUITY	7,712,171,548	7,791,365,374	1.0	7,963,729,524	2.2	8,528,256,626	7.1	9,169,693,824	7.5	
INCOME & EXPENSE										
Loan Income*	330,392,748	358,625,658	8.5	383,793,822	7.0	393,733,340	2.6	97,712,007	-0.7	
Investment Income*	61,766,700	73,842,760	19.6	86,246,010	16.8	70,923,924	-17.8	14,220,683	-19.8	
Other Income*	128,191,219	132,418,297	3.3	137,556,678	3.9	146,631,178	6.6	36,268,484	-1.1	
Salaries & Benefits*	140,034,742	142,454,947	1.7	153,890,353	8.0	162,332,591	5.5	41,480,834	2.2	
Total Other Operating Expenses*	156,612,942	160,609,540	2.6	171,062,772	6.5	178,826,175	4.5	43,503,233	-2.7	
Non-operating Income & (Expense)*	1,171,458	1,688,349	44.1	2,458,517	45.6	-1,439,002	-158.5	-4,118,301	-1,044.8	
Provision for Loan/Lease Losses*	33,216,359	31,923,940	-3.9	40,655,506	27.4	57,722,499	42.0	17,706,140	22.7	
Cost of Funds*	143,110,910	183,386,313	28.1	220,641,644	20.3	195,136,398	-11.6	41,705,166	-14.5	
NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION EXPENSE*	N/A	N/A		N/A		N/A		-312,500		
NCUSIF Stabilization Expense*	N/A	N/A		N/A		N/A		41,826,262		
Net Income (Loss)*	48,547,172	48,200,324	-0.7	23,804,752	-50.6	15,831,777	-33.5	-42,138,762	-1,164.7	
TOTAL CU's	153	147	-3.9	139	-5.4	136	-2.2	135	-0.7	
* Income/Expense items are year-to-date while the related %change ratios are annualized.										
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1. Summary Financial										

			Ratio Analysis								
Return to cover			For Charter :	N/A							
06/11/2009			Count of CU :	135							
CU Name: N/A			Asset Range :	N/A							
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *							
			Count of CU in Peer Group :	N/A		December-2008			March-2009		
			December-2005	December-2006	December-2007	December-2008	PEER Avg	Percentile**	March-2009	PEER Avg	Percentile**
CAPITAL ADEQUACY											
Net Worth/Total Assets			11.36	11.70	11.58	11.01	N/A	N/A	9.78	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)			11.36	11.71	11.58	11.01	N/A	N/A	9.83	N/A	N/A
Total Delinquent Loans / Net Worth			6.10	5.11	5.27	6.83	N/A	N/A	6.95	N/A	N/A
Solvency Evaluation (Estimated)			113.40	114.04	113.90	113.02	N/A	N/A	111.65	N/A	N/A
Classified Assets (Estimated) / Net Worth			5.04	4.64	4.83	5.72	N/A	N/A	6.25	N/A	N/A
ASSET QUALITY											
Delinquent Loans / Total Loans			0.97	0.84	0.86	1.08	N/A	N/A	1.04	N/A	N/A
* Net Charge-Offs / Average Loans			0.58	0.54	0.65	0.81	N/A	N/A	1.01	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.			98.20	100.71	101.72	100.76	N/A	N/A	80.88	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS			-1.72	-1.10	0.29	0.73	N/A	N/A	0.70	N/A	N/A
Delinquent Loans / Assets			0.69	0.60	0.61	0.75	N/A	N/A	0.68	N/A	N/A
EARNINGS											
* Return On Average Assets			0.64	0.62	0.30	0.19	N/A	N/A	-1.90	N/A	N/A
*Return On Average Assets Before NCUSIF Stabilization Expense			N/A	N/A	N/A	N/A	N/A	N/A	-0.01	N/A	N/A
* Gross Income/Average Assets			6.82	7.29	7.71	7.41	N/A	N/A	6.70	N/A	N/A
* Yield on Average Loans			6.22	6.47	6.84	6.78	N/A	N/A	6.53	N/A	N/A
* Yield on Average Investments			3.24	4.19	4.79	3.63	N/A	N/A	2.38	N/A	N/A
* Fee & Other Op.Income / Avg. Assets			1.68	1.71	1.75	1.78	N/A	N/A	1.64	N/A	N/A
* Cost of Funds / Avg. Assets			1.88	2.37	2.80	2.37	N/A	N/A	1.89	N/A	N/A
* Net Margin / Avg. Assets			4.95	4.92	4.91	5.05	N/A	N/A	4.81	N/A	N/A
* Operating Exp./ Avg. Assets			3.89	3.91	4.13	4.14	N/A	N/A	5.73	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets			0.44	0.41	0.52	0.70	N/A	N/A	0.80	N/A	N/A
* Net Interest Margin/Avg. Assets			3.27	3.21	3.17	3.27	N/A	N/A	3.17	N/A	N/A
Operating Exp./Gross Income			57.01	53.65	53.48	55.81	N/A	N/A	85.57	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets \1			2.83	2.99	3.20	3.44	N/A	N/A	3.25	N/A	N/A
* Net Operating Exp. /Avg. Assets			2.65	2.67	2.91	2.94	N/A	N/A	4.69	N/A	N/A
ASSET / LIABILITY MANAGEMENT											
Net Long-Term Assets / Total Assets			21.54	23.81	27.18	29.36	N/A	N/A	28.09	N/A	N/A
Reg. Shares / Total Shares & Borrowings			32.21	28.02	25.12	24.39	N/A	N/A	24.43	N/A	N/A
Total Loans / Total Shares			85.43	85.95	85.67	83.34	N/A	N/A	78.68	N/A	N/A
Total Loans / Total Assets			71.64	71.35	71.06	69.92	N/A	N/A	65.52	N/A	N/A
Cash + Short-Term Investments / Assets			14.06	14.67	14.91	13.71	N/A	N/A	18.32	N/A	N/A
Total Shares, Dep. & Borr. / Earning Assets			93.00	92.73	92.84	93.47	N/A	N/A	93.83	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borr. s			45.07	41.26	37.65	37.05	N/A	N/A	37.20	N/A	N/A
Borrowings / Total Shares & Net Worth			4.10	4.43	4.68	4.39	N/A	N/A	6.30	N/A	N/A
PRODUCTIVITY											
Members / Potential Members			7.40	5.26	4.68	4.45	N/A	N/A	4.44	N/A	N/A
Borrowers / Members			51.09	50.13	48.30	47.62	N/A	N/A	47.26	N/A	N/A
Members / Full-Time Employees			401.79	380.31	376.43	378.54	N/A	N/A	379.42	N/A	N/A
Avg. Shares Per Member			\$5,396	\$5,464	\$5,596	\$5,930	N/A	N/A	\$6,278	N/A	N/A
Avg. Loan Balance			\$9,022	\$9,369	\$9,926	\$10,378	N/A	N/A	\$10,451	N/A	N/A
* Salary And Benefits / Full-Time Empl.			\$46,936	\$45,769	\$49,072	\$50,928	N/A	N/A	\$51,762	N/A	N/A
OTHER RATIOS											
* Net Worth Growth			5.42	4.11	1.09	1.83	N/A	N/A	-18.00	N/A	N/A
* Market (Share) Growth			0.83	0.00	2.13	8.32	N/A	N/A	26.85	N/A	N/A
* Loan Growth			8.38	0.61	1.81	5.36	N/A	N/A	3.00	N/A	N/A
* Asset Growth			2.27	1.03	2.21	7.09	N/A	N/A	30.09	N/A	N/A
* Investment Growth			-14.70	0.87	3.75	12.93	N/A	N/A	121.75	N/A	N/A
* Membership Growth			1.46	-1.25	-0.27	2.21	N/A	N/A	3.19	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)											
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.											
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.											
1/ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.											
											2. Ratios

		Supplemental Ratio Analysis			
Return to cover		For Charter :	N/A		
06/11/2009		Count of CU :	135		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *		
	Count of CU in Peer Group : N/A				
	December-2005	December-2006	December-2007	December-2008	March-2009
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.24	1.13	1.40	1.86	1.89
All Other Loans Delinquent > 2 Mo / Total All Other Loans	N/A	1.32	1.32	1.38	1.23
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	N/A	0.00	0.00	0.00	0.00
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	N/A	1.17	1.28	1.35	1.16
Participation Loans Delinquent > 2 Mo / Total Participation Loans	N/A	7.47	4.66	1.68	1.04
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	0.00	0.58	1.67	2.25	3.66
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.00	0.02	0.19	0.61	1.35
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.19	0.13	0.23	0.46	0.51
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.11	0.09	0.03	0.84	0.72
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.39	0.27	0.44	0.91	1.13
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.21	0.39	0.33	0.37	0.60
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans	N/A	N/A	0.00	1.17	0.36
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	N/A	N/A	16.94	16.80
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	N/A	N/A	0.00	9.02
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	0.90	1.03	1.30	2.07	2.23
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.23	0.22	0.27	0.67	0.74
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	38.14	28.52	19.46	22.40	13.68
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.48	1.85	2.12	3.05	4.19
* Net Charge Offs - All Other Loans / Avg All Other Loans	N/A	0.77	0.95	1.15	1.36
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.05	0.06	0.09	0.14	0.25
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	N/A	0.02	0.02	0.05	0.07
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	N/A	0.15	0.21	0.31	0.62
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	N/A	N/A	N/A	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	N/A	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	N/A	0.77	1.05	1.27	1.40
* Net Charge Offs - Participation Loans / Avg Participation Loans	N/A	2.05	3.13	1.49	1.38
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.00	0.00	0.01	0.41	1.09
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	16.67	19.08	18.32	18.24	18.85
Participation Loans Outstanding / Total Loans	1.76	1.32	0.97	1.19	1.57
Participation Loans Purchased YTD / Total Loans Granted YTD	0.90	0.34	0.78	1.64	3.18
* Participation Loans Sold YTD / Total Assets	0.18	0.01	0.06	0.05	0.04
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.43	0.47	0.92	1.47	1.47
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.33	0.23	0.01	0.06	0.00
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.83	17.37	18.71	19.96	19.06
Total Fixed Rate Real Estate / Total Loans	22.09	24.35	26.33	28.54	29.10
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	16.68	21.41	23.05	25.82	45.89
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	36.37	32.19	28.46	23.89	58.97
Interest Only & Payment Option First Mortgages / Total Assets	N/A	N/A	0.35	0.45	0.39
Interest Only & Payment Option First Mortgages / Net Worth	N/A	N/A	3.06	4.08	3.94
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.34	0.33	0.30	0.26	0.30
Unused Commitments / Cash & ST Investments	155.25	140.54	127.21	119.03	95.44
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
					3. SuppRatios

			Assets							
			For Charter : N/A							
Return to cover			Count of CU : 135							
06/11/2009			Asset Range : N/A							
CU Name: N/A										
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *							
			Count of CU in Peer Group : N/A							

			Liabilities, Shares & Equity						
Return to cover			For Charter : N/A						
06/11/2009			Count of CU : 135						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *						
			Count of CU in Peer Group : N/A						
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	301,311,209	327,145,844	8.6	352,161,806	7.6	355,470,411	0.9	537,618,441	51.2
Borrowing Repurchase Transactions	1,500,000	0	-100.0	0	N/A	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	16,746,460	17,930,343	7.1	20,336,983	13.4	17,314,670	-14.9	14,093,661	-18.6
Accounts Payable & Other Liabilities	57,804,809	70,339,420	21.7	67,335,402	-4.3	69,271,295	2.9	93,324,837	34.7
TOTAL LIABILITIES	377,362,478	415,415,607	10.1	439,834,191	5.9	442,056,376	0.5	645,036,939	45.9
SHARES AND DEPOSITS									
Share Drafts	870,382,546	899,949,083	3.4	872,186,747	-3.1	951,078,984	9.0	1,043,441,266	9.7
Regular Shares	2,180,651,155	1,903,623,952	-12.7	1,747,444,277	-8.2	1,831,781,780	4.8	1,996,676,810	9.0
Money Market Shares	1,010,287,642	1,034,080,169	2.4	1,168,449,987	13.0	1,440,319,760	23.3	1,556,230,444	8.0
Share Certificates	1,698,524,893	1,901,449,683	11.9	2,063,219,189	8.5	2,092,731,104	1.4	2,143,033,934	2.4
IRA/KEOGH Accounts	677,090,205	700,258,736	3.4	732,595,149	4.6	817,934,370	11.6	869,822,602	6.3
All Other Shares /1	21,757,008	21,977,948	1.0	15,373,567	-30.1	17,220,285	12.0	22,672,890	31.7
Non-Member Deposits	9,301,918	6,461,316	-30.5	6,329,155	-2.0	3,820,463	-39.6	3,318,291	-13.1
TOTAL SHARES AND DEPOSITS	6,467,995,367	6,467,800,887	0.0	6,605,598,071	2.1	7,154,886,746	8.3	7,635,196,237	6.7
EQUITY:									
Undivided Earnings	402,430,899	439,143,445	9.1	429,506,719	-2.2	437,533,500	1.9	413,623,242	-5.5
Regular Reserves	229,744,086	239,307,275	4.2	246,502,104	3.0	247,527,389	0.4	247,178,735	-0.1
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	244,098,513	233,825,685	-4.2	246,206,530	5.3	254,003,590	3.2	247,152,977	-2.7
Equity Acquired in Merger	N/A	N/A		N/A		N/A		4,046	
Miscellaneous Equity	1,314,850	1,314,554	0.0	1,213,887	-7.7	1,189,668	-2.0	1,189,859	0.0
Accumulated Unrealized G/L on AFS Securities	-10,780,731	-5,441,076	49.5	1,444,711	126.6	4,959,315	243.3	5,444,526	9.8
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Comprehensive Income	6,086	-1,003	-116.5	-6,576,689	#####	-13,899,958	-111.4	-13,982,998	-0.6
Net Income	0	0	N/A	0	N/A	0	N/A	-11,149,739	N/A
EQUITY TOTAL	866,813,703	908,148,880	4.8	918,297,262	1.1	931,313,504	1.4	889,460,648	-4.5
TOTAL SHARES & EQUITY	7,334,809,070	7,375,949,767	0.6	7,523,895,333	2.0	8,086,200,250	7.5	8,524,656,885	5.4
TOTAL LIABILITIES, SHARES, & EQUITY	7,712,171,548	7,791,365,374	1.0	7,963,729,524	2.2	8,528,256,626	7.1	9,169,693,824	7.5
NCUA INSURED SAVINGS (up to \$100,000; \$250,000 for IRAs):									
Uninsured Shares	629,386,103	506,626,332	-19.5	586,043,079	15.7	773,877,636	32.1	819,063,071	5.8
Uninsured Non-Member Deposits	1,900,584	1,271,267	-33.1	1,010,281	-20.5	619,392	-38.7	169,154	-72.7
Total Uninsured Shares & Deposits	631,286,687	507,897,599	-19.5	587,053,360	15.6	774,497,028	31.9	819,232,225	5.8
Insured Shares & Deposits	5,836,708,680	5,959,903,288	2.1	6,018,544,711	1.0	6,380,389,718	6.0	6,815,964,012	6.8
TOTAL NET WORTH	876,273,498	912,276,405	4.1	922,215,353	1.1	939,064,479	1.8	896,805,215	-4.5
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1/ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
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			Income Statement						
Return to cover			For Charter : N/A						
06/11/2009			Count of CU : 135						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *						
	Count of CU in Peer Group :		N/A						
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	330,661,087	358,947,991	8.6	384,705,991	7.2	394,815,944	2.6	97,932,795	-0.8
Less Interest Refund	(268,339)	(322,333)	20.1	(912,169)	183.0	(1,082,604)	18.7	(220,788)	-18.4
Income from Investments	61,767,343	73,840,442	19.5	85,153,431	15.3	74,306,854	-12.7	14,247,552	-23.3
Income from Trading	-643	2,318	460.5	1,092,579	#####	-3,382,930	-409.6	-26,869	96.8
TOTAL INTEREST INCOME	392,159,448	432,468,418	10.3	470,039,832	8.7	464,657,264	-1.1	111,932,690	-3.6
INTEREST EXPENSE:									
Dividends	107,050,063	128,914,852	20.4	156,611,950	21.5	132,465,343	-15.4	27,232,192	-17.8
Interest on Deposits	21,829,528	37,110,450	70.0	48,959,120	31.9	43,823,021	-10.5	10,172,073	-7.2
Interest on Borrowed Money	14,231,319	17,361,011	22.0	15,070,574	-13.2	18,848,034	25.1	4,300,901	-8.7
TOTAL INTEREST EXPENSE	143,110,910	183,386,313	28.1	220,641,644	20.3	195,136,398	-11.6	41,705,166	-14.5
PROVISION FOR LOAN & LEASE LOSSES	33,216,359	31,923,940	-3.9	40,655,506	27.4	57,722,499	42.0	17,706,140	22.7
NET INTEREST INCOME AFTER PLL	215,832,179	217,158,165	0.6	208,742,682	-3.9	211,798,367	1.5	52,521,384	-0.8
NON-INTEREST INCOME:									
Fee Income	94,902,976	95,869,437	1.0	95,973,437	0.1	99,008,601	3.2	22,996,629	-7.1
Other Operating Income	33,288,243	36,548,860	9.8	41,583,241	13.8	47,622,577	14.5	13,271,855	11.5
Gain (Loss) on Investments	-627,913	-466,367	25.7	-236,385	49.3	3,290,344	1,491.9	-3,665,609	-545.6
Gain (Loss) on Disposition of Assets	87,437	1,573,796	1,699.9	1,414,813	-10.1	965,620	-31.7	110,217	-54.3
Gain from Bargain Purchase (Merger)	N/A	N/A		N/A		N/A		0	
Other Non-Oper INC/EXP	1,711,934	580,920	-66.1	1,280,089	120.4	-5,694,966	-544.9	-562,909	60.5
TOTAL NON-INTEREST INCOME	129,362,677	134,106,646	3.7	140,015,195	4.4	145,192,176	3.7	32,150,183	-11.4
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	140,034,742	142,454,947	1.7	153,890,353	8.0	162,332,591	5.5	41,480,834	2.2
Travel, Conference Expense	4,013,137	3,542,779	-11.7	3,665,296	3.5	3,588,566	-2.1	659,748	-26.5
Office Occupancy	18,420,213	19,779,783	7.4	22,324,359	12.9	25,193,829	12.9	6,565,662	4.2
Office Operation Expense	63,064,326	64,839,114	2.8	67,559,379	4.2	70,997,232	5.1	17,366,740	-2.2
Educational and Promotion	12,703,641	14,216,485	11.9	16,109,592	13.3	17,034,497	5.7	3,971,825	-6.7
Loan Servicing Expense	21,377,269	19,988,956	-6.5	22,608,515	13.1	20,978,853	-7.2	5,526,531	5.4
Professional, Outside Service	23,642,816	23,775,131	0.6	23,032,169	-3.1	22,540,787	-2.1	5,756,046	2.1
Member Insurance	1,374,688	1,685,560	22.6	1,622,142	-3.8	3,531,872	117.7	476,951	-46.0
Operating Fees	1,323,460	1,421,518	7.4	1,389,098	-2.3	1,388,172	-0.1	424,874	22.4
Misc Operating Expense	10,693,392	11,360,214	6.2	12,752,222	12.3	13,572,367	6.4	2,754,856	-18.8
TOTAL NON-INTEREST EXPENSE	296,647,684	303,064,487	2.2	324,953,125	7.2	341,158,766	5.0	84,984,067	-0.4
NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION EXPENSE	N/A	N/A		N/A		N/A		-312,500	
NCUSIF Stabilization Expense	N/A	N/A		N/A		N/A		41,826,262	
NET INCOME (Loss)	48,547,172	48,200,324	-0.7	23,804,752	-50.6	15,831,777	-33.5	-42,138,762	-1,164.7
RESERVE TRANSFERS:									
Transfer to Regular Reserve	22,364,785	21,954,449	-1.8	25,683,831	17.0	34,338,623	33.7	8,889,755	3.6
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
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	Loan Losses & Bankruptcy Information							
Return to cover		For Charter :	N/A					
06/11/2009		Count of CU :	135					
CU Name: N/A		Asset Range :	N/A					
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *					
		Count of CU in Peer Group :	N/A					
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009 % Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)								
* Total Loans Charged Off	36,877,549	36,773,094	-0.3	44,009,182	19.7	54,550,027	24.0	17,100,176 25.4
* Total Loans Recovered	6,260,473	7,028,223	12.3	7,793,566	10.9	7,769,660	-0.3	2,049,756 5.5
* NET CHARGE OFFS (\$\$)	30,617,076	29,744,871	-2.8	36,215,616	21.8	46,780,367	29.2	15,050,420 28.7
**%Net Charge-Offs / Average Loans	0.58	0.54	-6.9	0.65	20.3	0.81	24.7	1.01 24.9
Total Del Loans & *Net Charge-Offs	84,042,473	76,397,020	-9.1	84,788,982	11.0	110,918,061	30.8	77,410,770 -30.2
Combined Delinquency and Net Charge Off Ratio	1.54	1.38	-10.8	1.50	9.3	1.88	25.0	2.04 8.7
LOAN LOSS SUMMARY BY LOAN TYPE								
* Unsecured Credit Card Lns Charged Off	8,645,107	6,916,923	-20.0	8,448,017	22.1	12,139,643	43.7	3,929,676 29.5
* Unsecured Credit Card Lns Recovered	922,175	973,432	5.6	1,363,678	40.1	1,473,821	8.1	310,022 -15.9
* NET UNSECURED CREDIT CARD C/Os	7,722,932	5,943,491	-23.0	7,084,339	19.2	10,665,822	50.6	3,619,654 35.7
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.48	1.85	-25.3	2.12	14.8	3.05	43.6	4.19 37.3
* All Other Loans Charged Off	N/A	28,173,551		32,794,130	16.4	38,556,520	17.6	11,359,010 17.8
* All Other Loans Recovered	N/A	5,874,375		5,757,811	-2.0	6,110,152	6.1	1,674,918 9.6
* NET ALL OTHER LOAN C/Os	N/A	22,299,176		27,036,319	21.2	32,446,368	20.0	9,684,092 19.4
** Net Charge Offs - All Other Loans / Avg All Other Loans	N/A	0.77		0.95	24.3	1.15	20.9	1.36 18.2
* Total 1st Mortgage RE Loan/LOCs Charged Off	202,568	319,695	57.8	825,538	158.2	911,111	10.4	335,196 47.2
* Total 1st Mortgage RE Loans/LOCs Recovered	6,225	6,622	6.4	505,399	7,532.1	8,693	-98.3	11,840 444.8
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	196,343	313,073	59.5	320,139	2.3	902,418	181.9	323,356 43.3
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.01	0.02	49.0	0.02	-3.8	0.05	156.3	0.07 33.5
* Total Other RE Loans/LOCs Charged Off	879,737	1,362,925	54.9	1,941,497	42.5	2,942,753	51.6	1,476,294 100.7
* Total Other RE Loans/LOCs Recovered	96,101	173,794	80.8	166,678	-4.1	176,994	6.2	52,976 19.7
* NET OTHER RE LOANS/LOCs C/Os	783,636	1,189,131	51.7	1,774,819	49.3	2,765,759	55.8	1,423,318 105.8
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.10	0.15	42.9	0.21	43.7	0.31	47.4	0.62 101.2
* Total Leases Receivable Charged Off	N/A	0		0	N/A	0	N/A	0 N/A
* Total Leases Receivable Recovered	N/A	0		0	N/A	0	N/A	0 N/A
* NET LEASES RECEIVABLE C/Os	N/A	0		0	N/A	0	N/A	0 N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	N/A	0.00		0.00	N/A	0.00	N/A	0.00 N/A
BANKRUPTCY SUMMARY								
Number of Members Who Filed Chapter 7 YTD	4,743	1,165	-75.4	1,680	44.2	2,433	44.8	753 -69.1
Number of Members Who Filed Chapter 13 YTD	1,176	881	-25.1	1,039	17.9	1,738	67.3	437 -74.9
Number of Members Who Filed Chapter 11 YTD	N/A	5		1	-80.0	1	0.0	1 0.0
Total Number of Members Bankrupt	5,919	2,051	-65.3	2,720	32.6	4,172	53.4	1,191 -71.5
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11)	45,131,858	19,733,893	-56.3	28,827,303	46.1	44,898,511	55.7	14,562,386 -67.6
* All Loans Charged Off due to Bankruptcy YTD	14,066,101	10,487,328	-25.4	8,563,400	-18.3	12,218,723	42.7	2,339,717 -23.4
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	38.14	28.52	-25.2	19.46	-31.8	22.40	15.1	13.68 -38.9
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*Amounts are year-to-date while the related %change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								
								8. Loan Losses & Bankruptcy Information

		Indirect and Participation Lending															
Return to cover			For Charter : N/A														
06/11/2009			Count of CU : 135														
CU Name: N/A			Asset Range : N/A														
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *														
		Count of CU in Peer Group :		N/A													
		December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg							
INDIRECT LOANS OUTSTANDING																	
Indirect Loans - Point of Sale Arrangement		345,257,387	602,740,950	74.6	639,876,146	6.2	700,476,136	9.5	697,794,864	-0.4							
Indirect Loans - Outsourced Lending Relationship		576,055,395	458,002,070	-20.5	396,860,957	-13.3	387,062,040	-2.5	434,433,253	12.2							
Total Outstanding Indirect Loans		921,312,782	1,060,743,020	15.1	1,036,737,103	-2.3	1,087,538,176	4.9	1,132,228,117	4.1							
%Indirect Loans Outstanding / Total Loans		16.67	19.08	14.4	18.32	-4.0	18.24	-0.4	18.85	3.3							
DELINQUENCY - INDIRECT LENDING																	
1 to < 2 Months Delinquent		N/A	22,612,151		23,373,585	3.4	26,565,230	13.7	23,077,782	-13.1							
2 to < 6 Months Delinquent		N/A	9,028,061		11,000,985	21.9	12,046,363	9.5	9,519,200	-21.0							
6 to 12 Months Delinquent		N/A	2,227,508		1,740,217	-21.9	2,304,136	32.4	3,182,567	38.1							
12 Months & Over Delinquent		N/A	1,179,962		516,328	-56.2	375,037	-27.4	381,182	1.6							
Total Del Indirect Lns (2 or more Mo)		N/A	12,435,531		13,257,530	6.6	14,725,536	11.1	13,082,949	-11.2							
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans		N/A	1.17		1.28	9.1	1.35	5.9	1.16	-14.7							
LOAN LOSSES - INDIRECT LENDING																	
* Indirect Loans Charged Off		N/A	9,071,653		13,049,602	43.9	15,395,037	18.0	4,328,145	12.5							
* Indirect Loans Recovered		N/A	1,457,554		2,051,315	40.7	1,878,214	-8.4	451,532	-3.8							
* NET INDIRECT LOAN C/Os		N/A	7,614,099		10,998,287	44.4	13,516,823	22.9	3,876,613	14.7							
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans		N/A	0.77		1.05	36.5	1.27	21.3	1.40	9.8							
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):																	
Consumer		N/A	N/A		N/A		N/A		10,519,633								
Real Estate		N/A	N/A		N/A		N/A		18,831,956								
Member Business Loans (excluding C&D)		N/A	N/A		N/A		N/A		3,502,865								
Non-Member Business Loans (excluding C&D)		N/A	N/A		N/A		N/A		2,486,740								
Commercial Construction & Development		N/A	N/A		N/A		N/A		2,256,965								
Loan Pools		N/A	N/A		N/A		N/A		56,568,053								
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)		97,070,587	73,125,536	-24.7	54,923,233	-24.9	71,100,039	29.5	94,166,212	32.4							
%Participation Loans Outstanding / Total Loans		1.76	1.32	-25.1	0.97	-26.2	1.19	22.9	1.57	31.5							
* Participation Loans Purchased YTD		24,537,152	7,681,961	-68.7	17,406,056	126.6	38,506,117	121.2	24,630,854	155.9							
%Participation Loans Purchased YTD / Total Loans Granted YTD		0.90	0.34	-62.2	0.78	129.5	1.64	110.4	3.18	93.3							
PARTICIPATION LOANS SOLD:																	
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)		N/A	N/A		N/A		N/A		10,882,026								
Participation Loan Interests - Amount Retained (Outstanding)		N/A	N/A		N/A		N/A		5,273,170								
* Participation Loans Sold YTD		14,258,369	836,776	-94.1	4,416,558	427.8	4,513,450	2.2	983,569	-12.8							
** %Participation Loans Sold YTD / Total Assets		0.18	0.01	-94.2	0.06	416.4	0.05	-4.6	0.04	-18.9							
WHOLE LOANS PURCHASED AND SOLD:																	
*Loans Purchased in Full from Other Financial Institutions YTD		9,072,406	5,210,264	-42.6	210,700	-96.0	1,391,225	560.3	0	-100.0							
%Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD		0.33	0.23	-30.6	0.01	-95.9	0.06	528.0	0.00	-100.0							
*Loans, Excluding RE, Sold in Full YTD		N/A	N/A		0		0	N/A	0	N/A							
DELINQUENCY - PARTICIPATION LENDING																	
1 to < 2 Months Delinquent		N/A	2,312,590		1,022,532	-55.8	895,332	-12.4	501,278	-44.0							
2 to < 6 Months Delinquent		N/A	2,157,036		1,058,798	-50.9	571,529	-46.0	366,064	-36.0							
6 to 12 Months Delinquent		N/A	1,536,302		575,106	-62.6	225,495	-60.8	277,443	23.0							
12 Months & Over Delinquent		N/A	1,769,177		925,036	-47.7	398,826	-56.9	337,486	-15.4							
Total Del Participation Lns (2 or more Mo)		N/A	5,462,515		2,558,940	-53.2	1,195,850	-53.3	980,993	-18.0							
%Participation Loans Delinquent > 2 Mo / Total Participation Loans		N/A	7.47		4.66	-37.6	1.68	-63.9	1.04	-38.1							
LOAN LOSSES - PARTICIPATION LENDING																	
* Participation Loans Charged Off		N/A	1,879,796		2,272,931	20.9	1,367,639	-39.8	325,966	-4.7							
* Participation Loans Recovered		N/A	131,303		267,446	103.7	426,811	59.6	41,689	-60.9							
* NET PARTICIPATION LOAN C/Os		N/A	1,748,493		2,005,485	14.7	940,828	-53.1	284,277	20.9							
**%Net Charge Offs - Participation Loans / Avg Participation Loans		N/A	2.05		3.13	52.5	1.49	-52.3	1.38	-7.8							
*Amounts are year-to-date while the related %change ratios are annualized.																	
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)																	
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	Member Business Loan Information										
Return to cover			For Charter :	N/A							
06/11/2009			Count of CU :	135							
CU Name: N/A			Asset Range :	N/A							
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *							
	Count of CU in Peer Group :				N/A						
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg		
BUSINESS LOANS											
Member Business Loans (NMBLB) \1	21,085,830	37,475,059	77.7	66,557,172	77.6	114,517,398	72.1	122,371,566	6.9		
Purchased Business Loans or Participations to Nonmembers (NMBLB) \1	14,654,531	2,517,274	-82.8	14,024,848	457.1	14,348,837	2.3	15,623,028	8.9		
Total Business Loans (NMBLB) \1	35,740,361	39,992,333	11.9	80,582,020	101.5	128,866,235	59.9	137,994,594	7.1		
Unfunded Commitments \1	2,653,323	3,380,213	27.4	7,196,221	112.9	3,909,216	-45.7	3,167,337	-19.0		
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS \1	33,087,038	36,612,120	10.7	73,385,799	100.4	124,957,019	70.3	134,827,257	7.9		
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) \1	0.43	0.47	9.5	0.92	96.1	1.47	59.0	1.47	0.4		
NUMBER OF BUSINESS LOANS OUTSTANDING:											
Number of Outstanding of Business Loans	402	502	24.9	850	69.3	1,073	26.2	1,069	-0.4		
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	27	21	-22.2	50	138.1	61	22.0	61	0.0		
MISCELLANEOUS BUSINESS LOAN INFORMATION											
Construction and Development (NMBLB) \1	3,482,875	1,758,215	-49.5	4,564,040	159.6	3,640,995	-20.2	4,415,938	21.3		
Number of Outstanding Construction and Development Loans	12	9	-25.0	30	233.3	33	10.0	31	-6.1		
Unsecured Business Loans \1	149,918	784,276	423.1	1,494,599	90.6	532,062	-64.4	636,061	19.5		
Number of Outstanding Unsecured Business Loans	34	63	85.3	313	396.8	243	-22.4	243	0.0		
Purchased or Participation Interest to Members (NMBLB) \1	0	0	N/A	0	N/A	0	N/A	0	N/A		
Number of Outstanding Purchased Business Loans or Participation Interests to Members	0	0	N/A	0	N/A	0	N/A	0	N/A		
Agricultural Related (NMBLB) \1	0	0	N/A	0	N/A	236,997	N/A	222,731	-6.0		
Number of Outstanding Agricultural Related Loans	0	0	N/A	0	N/A	5	N/A	5	0.0		
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:											
* Mbl (NMBLB) Granted YTD \1	13,758,013	21,998,967	59.9	48,389,576	120.0	60,832,307	25.7	13,789,632	-9.3		
* Purchased or Participation Interests to Nonmembers (NMBLB) \1	4,791,439	865,574	-81.9	3,318,902	283.4	2,700,795	-18.6	179,122	-73.5		
DELINQUENCY - MEMBER BUSINESS LOANS											
1 to < 2 Months Delinquent	0	203,677	N/A	1,088,831	434.6	2,053,040	88.6	3,122,498	52.1		
2 to < 6 Months Delinquent	0	7,838	N/A	137,207	1,650.5	514,614	275.1	1,780,501	246.0		
6 to 12 Months Delinquent	0	0	N/A	0	N/A	249,075	N/A	33,179	-86.7		
12 Months & Over Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A		
Total Del Loans - All Types (2 or more Mo)	0	7,838	N/A	137,207	1,650.5	763,689	456.6	1,813,680	137.5		
MBL DELINQUENCY RATIOS											
% MBL > 1 Month Delinquent (All delinquency > 30 days)	0.00	0.58	N/A	1.67	189.2	2.25	34.9	3.66	62.4		
% MBL > 2 Months Delinquent (Reportable delinquency)	0.00	0.02	N/A	0.19	773.3	0.61	226.9	1.35	120.1		
MBL CHARGE-OFFS AND RECOVERIES:											
*Total MBL Charge Offs	0	0	N/A	7,519	N/A	432,373	5,650.4	362,923	235.7		
*Total MBL Recoveries	0	0	N/A	0	N/A	0	N/A	0	N/A		
MISCELLANEOUS MBL INFORMATION:											
Real Estate Loans also Reported as Business Loans	31,114,544	31,195,414	0.3	62,546,638	100.5	96,679,730	54.6	118,946,559	23.0		
* Business Loans and Participations Sold	1,774,472	1,199,974	-32.4	3,236,300	169.7	2,025,113	-37.4	198,880	-60.7		
SBA Loans Outstanding	858,000	846,420	-1.3	2,132,907	152.0	2,839,923	33.1	3,192,042	12.4		
Number of SBA Loans Outstanding	1	1	0.0	7	600.0	16	128.6	20	25.0		
RISK BASED NET WORTH (RBNW):											
Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	35,521,307	54,202,872	52.6	80,590,271	48.7	129,869,615	61.1	138,229,116	6.4		
Unfunded Commitments for Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	4,407,289	4,551,251	3.3	8,347,439	83.4	5,575,622	-33.2	4,168,729	-25.2		
RE Loans also Reported as Qualifying MBLs for RBNW	18,013,217	24,954,339	38.5	33,954,488	36.1	102,818,747	202.8	103,988,245	1.1		
1/ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003;											
* Amounts are year-to-date and the related % change ratios are annualized.											
										12. MBL	

	Investments, Cash, & Cash Equivalents								
Return to cover			For Charter :	N/A					
06/11/2009			Count of CU :	135					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *					
	Count of CU in Peer Group : N/A								
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	33,613,270	32,059,604	-4.6	38,983,786	21.6	13,693,151	-64.9	43,671,797	218.9
Held to Maturity 1-3 yrs	65,217,455	64,104,371	-1.7	36,494,672	-43.1	17,882,797	-51.0	36,209,152	102.5
Held to Maturity 3-5 yrs	32,935,904	27,858,997	-15.4	26,520,783	-4.8	15,719,328	-40.7	68,681,462	336.9
Held to Maturity 5-10 yrs	3,603,656	2,742,675	-23.9	3,259,902	18.9	6,477,623	98.7	10,240,541	58.1
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	9,828,625	251,375	-97.4	249,549	-0.7	2,025,802	711.8	1,461,956	-27.8
TOTAL HELD TO MATURITY	145,198,910	127,017,022	-12.5	105,508,692	-16.9	55,798,701	-47.1	160,264,908	187.2
Available for Sale < 1 yr	227,099,926	177,168,203	-22.0	109,592,136	-38.1	111,908,859	2.1	157,089,402	40.4
Available for Sale 1-3 yrs	287,848,778	180,814,761	-37.2	122,905,098	-32.0	182,492,272	48.5	224,172,542	22.8
Available for Sale 3-5 yrs	76,966,529	101,788,984	32.3	208,755,715	105.1	310,902,373	48.9	333,351,246	7.2
Available for Sale 5-10 yrs	23,039,891	24,432,842	6.0	38,131,537	56.1	64,172,822	68.3	53,758,025	-16.2
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	2,140,310	4,520,240	111.2	14,312,333	216.6	12,986,478	-9.3	19,464,183	49.9
TOTAL AVAILABLE FOR SALE	617,095,434	488,725,030	-20.8	493,696,819	1.0	682,462,804	38.2	787,835,398	15.4
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	0	0	N/A	17,934,500	N/A	14,406,697	-19.7	14,405,211	0.0
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	0	0	N/A	17,934,500	N/A	14,406,697	-19.7	14,405,211	0.0
Other Investments < 1 yr	741,771,709	854,105,931	15.1	954,094,409	11.7	946,936,906	-0.8	1,386,342,739	46.4
Other Investments 1-3 yrs	204,907,624	232,998,948	13.7	202,228,727	-13.2	291,395,522	44.1	301,143,043	3.3
Other Investments 3-5 yrs	40,160,934	45,712,314	13.8	59,554,431	30.3	78,733,609	32.2	47,307,571	-39.9
Other Investments 5-10 yrs	4,731,333	20,185,311	326.6	2,040,000	-89.9	2,384,568	16.9	4,671,693	95.9
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,191,497	25,800	-97.8	65,502	153.9	195,002	197.7	1,096,364	462.2
TOTAL Other Investments	992,763,097	1,153,028,304	16.1	1,217,983,069	5.6	1,319,645,607	8.3	1,740,561,410	31.9
MATURITIES :									
Total Investments < 1 yr	1,002,484,905	1,063,333,738	6.1	1,102,670,331	3.7	1,072,538,916	-2.7	1,587,103,938	48.0
Total Investments 1-3 yrs	557,973,857	477,918,080	-14.3	361,628,497	-24.3	491,770,591	36.0	561,524,737	14.2
Total Investments 3-5 yrs	150,063,367	175,360,295	16.9	294,830,929	68.1	405,355,310	37.5	449,340,279	10.9
Total Investments 5-10 yrs	31,374,880	47,360,828	51.0	61,365,939	29.6	87,441,710	42.5	83,075,470	-5.0
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	13,160,432	4,797,415	-63.5	14,627,384	204.9	15,207,282	4.0	22,022,503	44.8
Total	1,755,057,443	1,768,770,356	0.8	1,835,123,080	3.8	2,072,313,809	12.9	2,703,066,927	30.4
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			Other Investment Information						
Return to cover			For Charter :	N/A					
06/11/2009			Count of CU :	135					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *					
			Count of CU in Peer Group :	N/A					
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
INVESTMENT SUMMARY:									
U.S. GOVERNMENT OBLIGATIONS	7,696,458	12,508,567	62.5	6,219,175	-50.3	9,908,860	59.3	15,775,130	59.2
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	N/A		N/A		432,366,708		581,349,766	34.5
Agency/GSE Mortgage-Backed Securities	N/A	N/A		N/A		265,958,806		288,190,590	8.4
TOTAL FEDERAL AGENCY SECURITIES	734,171,136	584,684,155	-20.4	546,518,665	-6.5	698,325,514	27.8	869,540,356	24.5
Privately Issued Mortgage-Related Securities	N/A	N/A		N/A		12,917,274		12,928,135	0.1
Privately Issued Mortgage-Backed Securities	N/A	N/A		N/A		859,315		255,791	-70.2
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	N/A		N/A		13,776,589		13,183,926	-4.3
Mutual Funds	N/A	N/A		N/A		N/A		23,215,960	
Common Trusts	N/A	N/A		N/A		N/A		5,371,263	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	13,729,472	23,822,699	73.5	31,061,951	30.4	28,497,720	-8.3	28,587,223	0.3
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	32,387,613	30,545,618	-5.7	52,521,346	71.9	90,396,056	72.1	102,971,576	13.9
Commercial Mortgage Backed Securities	2,799,724	8,472,600	202.6	11,694,006	38.0	14,567,361	24.6	17,034,576	16.9
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	1,752,441,962	1,769,674,743	1.0	1,836,942,090	3.8	2,072,738,089	12.8	2,672,418,840	28.9
Investment Repurchase Agreements	123,259	128,598	4.3	494,472	284.5	550,998	11.4	135,524	-75.4
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	1,500,000	0	-100.0	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	351,858,955	400,092,014	13.7	375,894,940	-6.0	427,257,530	13.7	530,642,109	24.2
Cash on Deposit in Other Financial Institutions	65,737,052	64,812,011	-1.4	49,193,129	-24.1	131,446,050	167.2	201,216,197	53.1
CUSO INFORMATION									
Value of Investments in CUSO	11,898,763	13,366,663	12.3	14,636,865	9.5	15,137,468	3.4	15,625,252	3.2
CUSO loans	1,854,096	1,568,632	-15.4	887,939	-43.4	231,728	-73.9	159,114	-31.3
Aggregate cash outlays in CUSO	5,221,379	6,253,178	19.8	4,721,346	-24.5	3,847,005	-18.5	659,148	-82.9
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased	37,780,052	41,099,466	8.8	38,475,291	-6.4	93,279,835	142.4	108,800,418	16.6
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	N/A	19		18	-5.3	21	16.7	25	19.0
Approved Mortgage Seller	N/A	8		8	0.0	9	12.5	9	0.0
Borrowing Repurchase Agreements	N/A	4		3	-25.0	3	0.0	2	-33.3
Brokered Deposits (all deposits acquired through 3rd party)	N/A	2		2	0.0	2	0.0	2	0.0
Investment Pilot Program	N/A	1		1	0.0	1	0.0	1	0.0
Investments Not Authorized by FCU Act (SCU only)	N/A	0		0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	N/A	1		0	-100.0	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	N/A	6		9	50.0	20	122.2	22	10.0
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	Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover			For Charter :	N/A						
06/11/2009			Count of CU :	135						
CU Name: N/A			Asset Range :	N/A						
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *						
	Count of CU in Peer Group :			N/A						
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg	
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):										
Accounts Held by Member Government Depositors	N/A	2,308,768		21,736,747	841.5	15,901,704	-26.8	20,842,484	31.1	
Accounts Held by Nonmember Government Depositors	N/A	0		257,464	N/A	213,814	-17.0	625,153	192.4	
Employee Benefit Member Shares	N/A	7,766,879		8,850,751	14.0	12,218,141	38.0	12,446,361	1.9	
Employee Benefit Nonmember Shares	N/A	0		0	N/A	53	N/A	0	-100.0	
529 Plan Member Deposits	N/A	0		289,781	N/A	334,542	15.4	541,777	61.9	
Non-dollar Denominated Deposits	N/A	0		0	N/A	0	N/A	0	N/A	
Health Savings Accounts	N/A	194,918		431,846	121.6	1,900,383	340.1	2,952,798	55.4	
Dollar Amount of Share Certificates >= \$100,000	N/A	332,815,501		393,681,797	18.3	403,333,999	2.5	439,150,557	8.9	
Dollar Amount of IRA/Keogh >= \$100,000	N/A	142,710,505		171,262,339	20.0	221,661,308	29.4	256,536,584	15.7	
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	N/A	0		0	N/A	0	N/A	0	N/A	
SAVING MATURITIES										
< 1 year	5,385,032,109	5,601,711,282	4.0	5,830,848,971	4.1	6,197,976,149	6.3	6,697,059,002	8.1	
1 to 3 years	711,393,942	546,885,983	-23.1	488,999,555	-10.6	676,709,775	38.4	609,054,283	-10.0	
> 3 years	371,569,316	319,203,622	-14.1	285,749,545	-10.5	280,200,822	-1.9	329,082,952	17.4	
Total Shares & Deposits	6,467,995,367	6,467,800,887	0.0	6,605,598,071	2.1	7,154,886,746	8.3	7,635,196,237	6.7	
INSURANCE COVERAGE IN ADDITION TO NCUSIF										
Share/Deposit Insurance in Addition to NCUSIF	N/A	10		9	-10.0	10	11.1	11	10.0	
Dollar Amount of Shares/Deposits Covered by Additional Insurance	N/A	79,768,342		58,818,154	-26.3	29,302,795	-50.2	30,439,034	3.9	
OFF-BALANCE SHEET UNUSED COMMITMENTS:										
Commercial Real Estate /1	2,436,589	1,451,991	-40.4	3,406,070	134.6	3,196,216	-6.2	655,538	-79.5	
Construction & Land Development (MBL)	N/A	N/A		N/A		N/A		1,063,502		
Other Unfunded MBL Commitments	216,734	1,928,222	789.7	3,790,151	96.6	713,000	-81.2	1,448,297	103.1	
Revolving O/E Lines 1-4 Family	439,085,023	430,876,473	-1.9	416,048,131	-3.4	367,232,210	-11.7	426,482,392	16.1	
Credit Card Line	955,539,084	884,366,792	-7.4	824,335,112	-6.8	729,272,441	-11.5	837,220,327	14.8	
Outstanding LOC	11,649,524	125,899	-98.9	191,448	52.1	15,365,197	7,925.8	20,302,299	32.1	
Unsecured Share Draft LOC	120,218,941	125,750,489	4.6	113,218,260	-10.0	104,784,709	-7.4	120,341,960	14.8	
Overdraft Protection Programs	140,422,629	150,110,013	6.9	138,197,802	-7.9	158,167,143	14.4	163,190,756	3.2	
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		N/A		N/A		2,388,192		
Other Unused Commitments	13,776,167	12,229,197	-11.2	10,921,564	-10.7	12,850,287	17.7	30,597,371	138.1	
Total Unused Commitments	1,683,344,691	1,606,839,076	-4.5	1,510,108,538	-6.0	1,391,581,203	-7.8	1,603,690,634	15.2	
%(Unused Commitments / Cash & ST Investments)	155.25	140.54	-9.5	127.21	-9.5	119.03	-6.4	95.44	-19.8	
Loans Transferred with Recourse \1	316,403,416	317,614,144	0.4	262,801,132	-17.3	325,686,115	23.9	344,003,321	5.6	
Pending Bond Claims	203,465	348,462	71.3	460,620	32.2	1,235,713	168.3	1,064,286	-13.9	
Other Contingent Liabilities	0	0	N/A	0	N/A	45,236	N/A	2,395,931	5,196.5	
CREDIT AND BORROWING ARRANGEMENTS:										
Num FHLB Members	17	16	-5.9	15	-6.3	16	6.7	16	0.0	
Num FRB Borr. Apps.	4	4	0.0	3	-25.0	6	100.0	5	-16.7	
Num FRB Pre-Pledged	1	1	0.0	1	0.0	0	-100.0	0	N/A	
LINES OF CREDIT (Borrowing)										
Total Credit Lines	1,196,679,440	1,277,098,196	6.7	1,330,678,192	4.2	1,471,747,899	10.6	1,508,393,148	2.5	
Total Committed Credit Lines	782,181	0	-100.0	0	N/A	18,382,000	N/A	38,382,000	108.8	
Total Credit Lines at Corporate Credit Unions	N/A	N/A		N/A		N/A		517,696,202		
Draws Against Lines of Credit	17,880,310	12,245,821	-31.5	42,593,915	247.8	4,837,886	-88.6	23,000,208	375.4	
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS										
Line of Credit Outstanding from Corporate Cus	N/A	N/A		N/A		N/A		1,958,000		
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		N/A		N/A		168,509,000		
MISCELLANEOUS BORROWING INFORMATION:										
Assets Pledged to Secure Borrowings	N/A	N/A		N/A		N/A		582,670,520		
Amount of Borrowings Subject to Early Repayment at Lenders Option	65,000,000	80,000,000	23.1	105,763,000	32.2	103,000,000	-2.6	107,876,000	4.7	
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1/ Included MBL construction and land development prior to 03/31/09.										
								15.SuppShareOBS&Bor		

	Miscellaneous Information, Programs, Services									
Return to cover			For Charter :	N/A						
06/11/2009			Count of CU :	135						
CU Name: N/A			Asset Range :	N/A						
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *						
	Count of CU in Peer Group :				N/A					
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg	
MEMBERSHIP:										
Num Current Members	1,198,735	1,183,720	-1.3	1,180,491	-0.3	1,206,588	2.2	1,216,218	0.8	
Num Potential Members	16,192,436	22,510,521	39.0	25,214,381	12.0	27,107,762	7.5	27,377,104	1.0	
% Current Members to Potential Members	7.40	5.26	-29.0	4.68	-11.0	4.45	-4.9	4.44	-0.2	
* % Membership Growth	1.46	-1.25	-185.8	-0.27	78.2	2.21	910.4	3.19	44.4	
Total Num Savings Accts	2,115,901	2,141,984	1.2	2,122,237	-0.9	2,154,017	1.5	2,191,134	1.7	
EMPLOYEES:										
Num Full-Time Employees	2,770	2,907	4.9	2,914	0.2	2,956	1.4	2,984	0.9	
Num Part-Time Employees	427	411	-3.7	444	8.0	463	4.3	443	-4.3	
BRANCHES:										
Num of CU Branches	310	328	5.8	323	-1.5	338	4.6	340	0.6	
Num of CUs Reporting Shared Branches	28	26	-7.1	27	3.8	28	3.7	28	0.0	
Plan to add new branches or expand existing facilities in the next 12 months	N/A	N/A		N/A		12		10	-16.7	
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD	2,726,140,063	2,255,182,541	-17.3	2,226,373,517	-1.3	2,340,798,233	5.1	774,580,999	32.4	
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
Business Loans	N/A	22		25	13.6	26	4.0	27	3.8	
Credit Builder	N/A	N/A		N/A		N/A		9		
Debt Cancellation/Suspension	N/A	1		0	-100.0	3	N/A	3	0.0	
Direct Financing Leases	N/A	0		0	N/A	0	N/A	0	N/A	
Indirect Business Loans	N/A	N/A		N/A		N/A		6		
Indirect Consumer Loans	N/A	33		41	24.2	41	0.0	37	-9.8	
Indirect Mortgage Loans	N/A	N/A		N/A		N/A		4		
Interest Only or Payment Option 1st Mortgage Loans	N/A	7		7	0.0	6	-14.3	6	0.0	
Micro Business Loans	N/A	N/A		N/A		N/A		10		
Micro Consumer Loans	N/A	N/A		N/A		N/A		12		
Overdraft Lines of Credit	N/A	62		66	6.5	70	6.1	70	0.0	
Overdraft Protection	N/A	65		73	12.3	54	-26.0	54	0.0	
Participation Loans	N/A	34		33	-2.9	38	15.2	37	-2.6	
Pay Day Loans	N/A	N/A		N/A		N/A		7		
Real Estate Loans	N/A	63		91	44.4	89	-2.2	89	0.0	
Refund Anticipation Loans	N/A	N/A		N/A		N/A		2		
Risk Based Loans	N/A	64		62	-3.1	64	3.2	70	9.4	
Share Secured Credit Cards	N/A	N/A		N/A		N/A		23		
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
ATM/Debit Card Program	N/A	86		92	7.0	92	0.0	92	0.0	
Business Share Accounts	N/A	N/A		N/A		N/A		31		
Check Cashing	N/A	N/A		N/A		N/A		55		
First Time Homebuyer Program	N/A	N/A		N/A		N/A		8		
Health Savings Accounts	N/A	N/A		N/A		N/A		9		
Individual Development Accounts	N/A	N/A		N/A		N/A		1		
In-School Branches	N/A	N/A		N/A		N/A		2		
Insurance/Investment Sales	N/A	11		10	-9.1	17	70.0	26	52.9	
International Remittances	N/A	N/A		N/A		N/A		12		
Low Cost Wire Transfers	N/A	N/A		N/A		N/A		60		
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	N/A	N/A		N/A		N/A		0		
Adjusted Retained Earnings Obtained through Business Combinations	N/A	N/A		N/A		N/A		0		
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmnts on Fixed Assets (not discounted to PV)	N/A	N/A		N/A		18,057,907		21,024,978	16.4	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
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								16.MiscInfoAndService		

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06/11/2009

CU Name: N/A

Peer Group: N/A

Graphs 1

For Charter : N/A

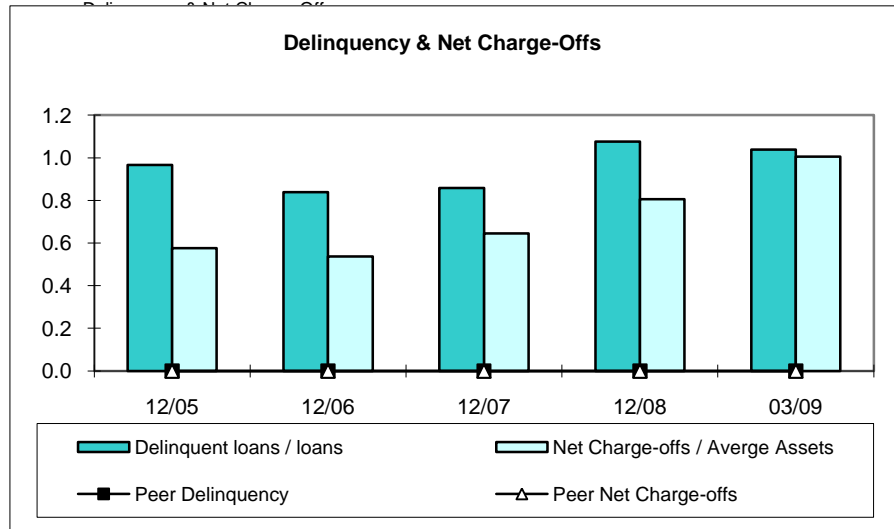
Count of CU : 135

Asset Range : N/A

Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State

Criteria : Credit Union (FISCU) *

Count of CU in Peer Group : N/A

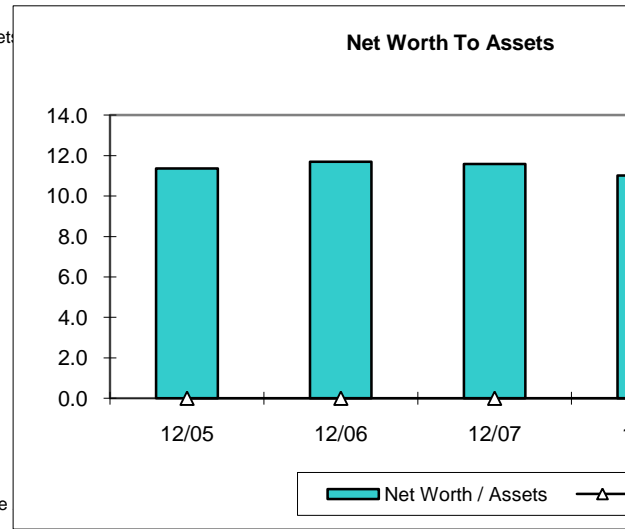


Current Period	12/05	12/06	12/07	12/08	03/09	Net Income / Peer
Loan Growth	8.38	0.61	1.81	5.36	3.00	0.64
Share Growth	0.83	0.00	2.13	8.32	26.85	0.00

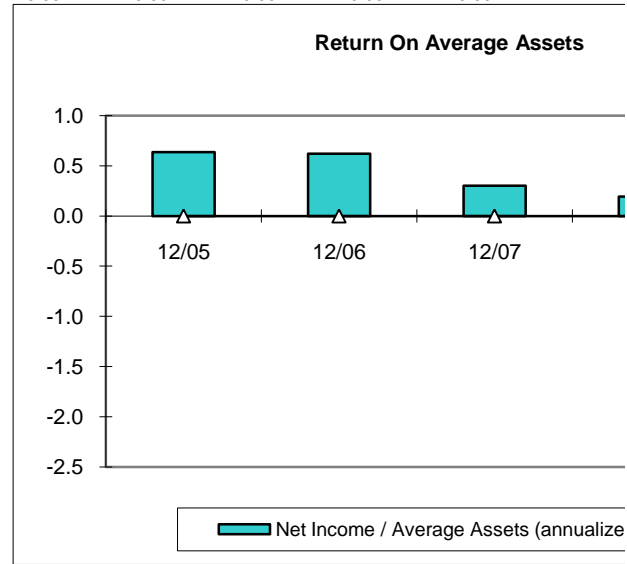
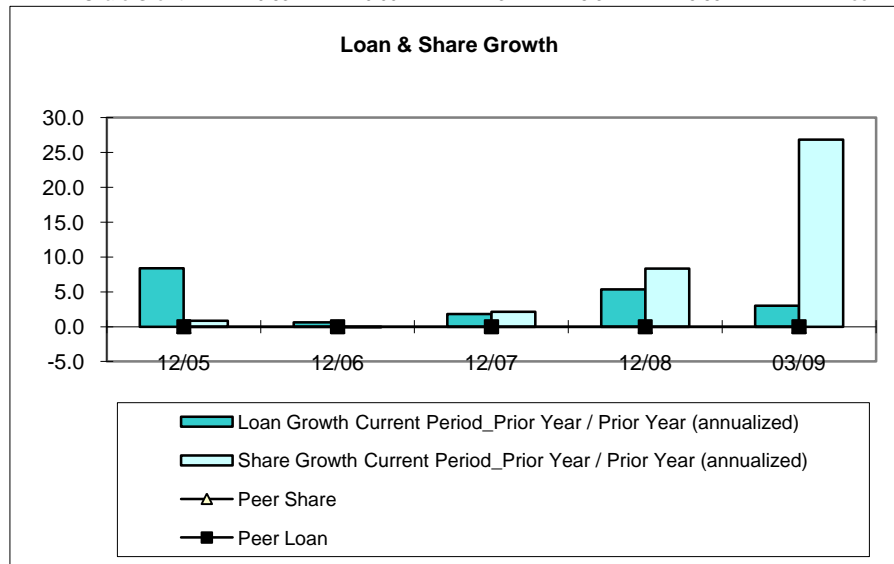
th To Asset

th / /

On Average



12/05	12/06	12/07	12/08	03/09	Net Income / Peer
0.64	0.62	0.30	0.19	-1.90	0.00
0.00	0.00	0.00	0.00	0.00	0.00



[Return to cover](#)

06/11/2009

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

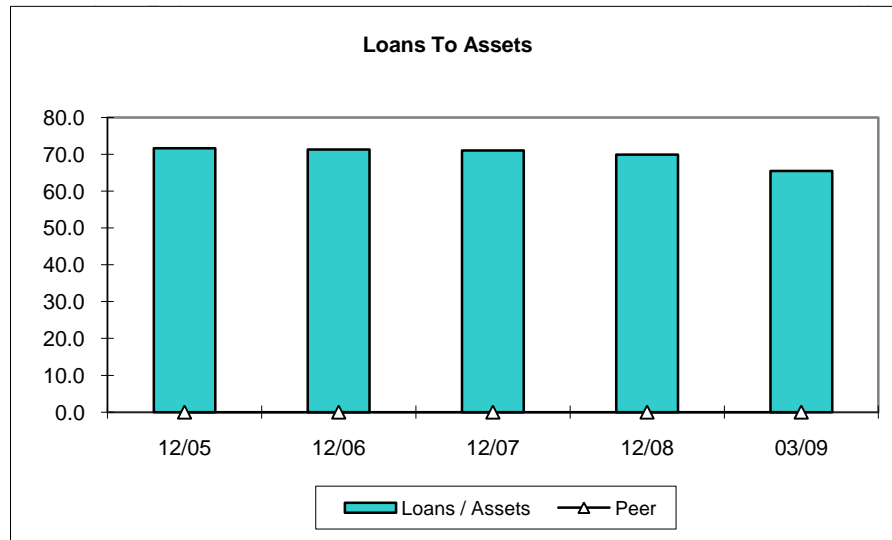
Count of CU : 135

Asset Range : N/A

Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State

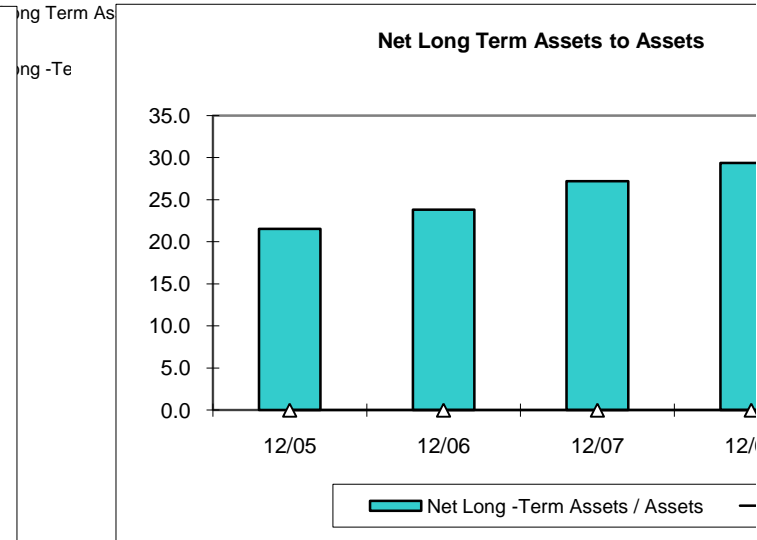
Criteria : Credit Union (FISCU) *

Count of CU in Peer Group : N/A



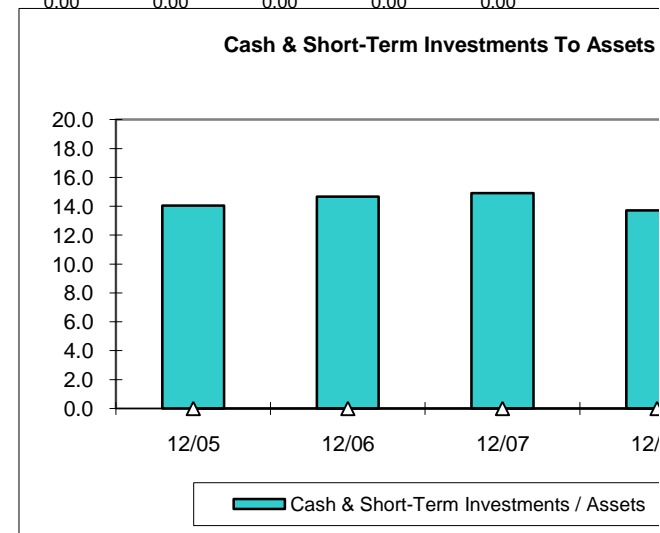
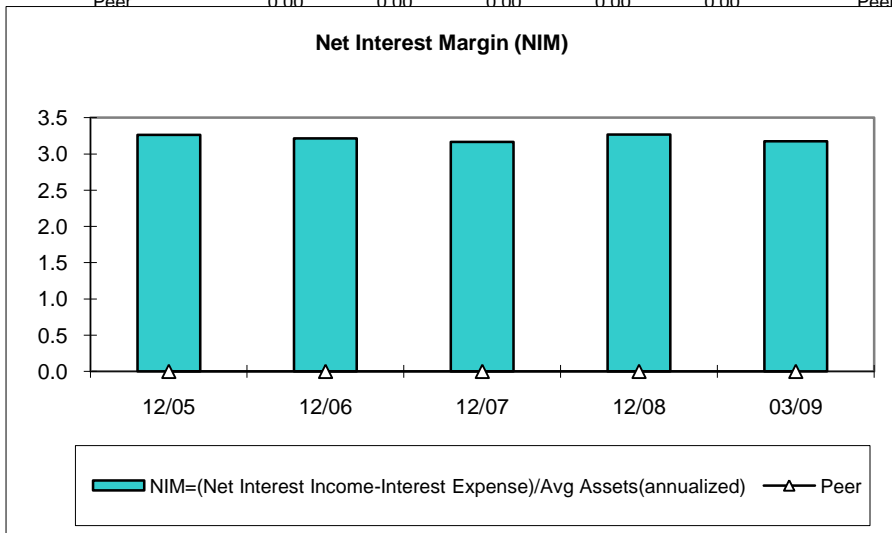
Net Interest Margin (NIM)

	12/05	12/06	12/07	12/08	03/09
NIM=(Net Int	3.27	3.21	3.17	3.27	3.17
Peer	0.00	0.00	0.00	0.00	0.00



Cash & Short-Term Investments To Assets

	12/05	12/06	12/07	12/08	03/09
Cash & Short	14.06	14.67	14.91	13.71	18.32
Peer	0.00	0.00	0.00	0.00	0.00



for Graphs 2